

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

**IN RE:**

James Hoiden  
Sharon M. Hoiden

Debtor(s)

Case No.: 06 B 14667

Chapter: 13

Judge Bruce W. Black

**NOTICE OF POST PETITION OBLIGATIONS DUE**

**TO:** Glenn B. Stearns, Chapter 13 Trustee, 4343 Commerce Court, Suite 120, Lisle, IL 60532  
James Hoiden, Sharon M. Hoiden , Debtor(s), 419 Thames Drive, Joliet, IL 60431  
Ronald Cummings, Attorney for Debtor(s), 121 Springfield Ave, Joliet, IL 60435

You are hereby notified that GMAC MORTGAGE, LLC has made post-petition advances of \$50.00 in relation to the mortgage it services and these amounts have been added to the note and mortgage obligation pursuant to the terms of the note and mortgage.

You are hereby notified that debtor(s) is(are) due to GMAC MORTGAGE, LLC for the contractual mortgage payment due 08/01/09. As of 6/14/10, Debtor owes for the 08/01/09 through 06/1/10 post-petition mortgage payments, with the 07/01/10 coming due. The current mortgage payment amount due each month is \$970.15. As Debtor has failed to maintain post-petition payments, the current provision of the plan regarding reinstatement does not apply and any outstanding pre-petition amounts also remain due.

Pursuant to the terms of the confirmed plan, if no challenge to these advances is made by motion filed with the court and served on the undersigned and the trustee within thirty days of this notice or by 09/12/10, GMAC MORTGAGE, LLC's rights to collect these amounts will remain unaffected.

**PROOF OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed above, by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527, before the hour of 5:00 PM on August 13, 2010.

/s/ Rachael A. Stokas  
Attorney for Creditor

Berton J. Maley ARDC#6209399  
Gloria C. Tsotsos ARDC# 6274279  
Jose G. Moreno ARDC#6229900  
Rachael A. Stokas ARDC#6276349  
Peter C. Bastianen ARDC#6244346  
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**C&A FILE ( 14-07-6571)**

NOTE: Pursuant to the Fair Debt Collection Practices Act you are advised that this law firm is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.